

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JAMES WAYNE GIRTS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-10148 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/26/2016 and confirmed on 4/21/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		51,133.24
Less Refunds to Debtor	604.54	
TOTAL AMOUNT OF PLAN FUND		50,528.70

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,500.00	
Trustee Fee	2,425.84	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,925.84

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	KEYBANK NA	0.00	0.00	0.00	0.00
	Acct: 7196				
	KEYBANK NA	600.00	600.00	0.00	600.00
	Acct: 7196				
	KEYBANK NA S/B/M FIRST NIAGARA BANI	0.00	20,426.11	0.00	20,426.11
	Acct: 7196				
	KEYBANK NA S/B/M FIRST NIAGARA BANI	0.00	0.00	0.00	0.00
	Acct: 7196				
	ERIE COUNTY TAX CLAIM BUREAU*	2,129.17	2,129.17	162.17	2,291.34
	Acct: 0500				
					23,317.45

Priority				
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00
	Acct:			
	JAMES WAYNE GIRTS	0.00	0.00	0.00
	Acct:			
	JAMES WAYNE GIRTS	416.30	416.30	0.00
	Acct:			
	JAMES WAYNE GIRTS	188.24	188.24	0.00
	Acct:			
	FOSTER LAW OFFICES**	0.00	0.00	0.00
	Acct:			
	DANIEL P FOSTER ESQ**	3,500.00	3,500.00	0.00
	Acct:			
	DANIEL P FOSTER ESQ**	1,000.00	1,000.00	0.00
	Acct:			
	JENNIFER GIRTS	0.00	0.00	0.00
	Acct:			
	INTERNAL REVENUE SERVICE*	19,095.50	19,095.50	0.00
	Acct: 8467			
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00
	Acct:			
	ERIE COUNTY TAX CLAIM BUREAU*	0.00	0.00	0.00
	Acct:			

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					19,095.50
Unsecured					
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 8311	22,964.05	688.23	0.00	688.23
	CAPITAL ONE** Acct: 6307	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 6716	0.00	0.00	0.00	0.00
	ECAST SETTLEMENT CORP Acct: 9385	11,622.18	348.32	0.00	348.32
	FIRST NIAGARA BANK++ Acct: 8044	0.00	0.00	0.00	0.00
	SYNCHRONY BANK++ Acct: 9175	0.00	0.00	0.00	0.00
	WEXFORD JAMES Acct: 2068	0.00	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 8467	5,117.22	153.36	0.00	153.36
	ERIE COUNTY DOMESTIC RLTNS** Acct:	0.00	0.00	0.00	0.00
	ADM CORP RISK SERVICES++ Acct:	0.00	0.00	0.00	0.00
	PA SCDU* Acct:	0.00	0.00	0.00	0.00
					1,189.91
TOTAL PAID TO CREDITORS					
TOTAL CLAIMED					
PRIORITY	19,095.50				
SECURED	2,729.17				
UNSECURED	39,703.45				
43,602.86					

Date: 04/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmevf@chapter13trusteevdpa.com

IN RE:

JAMES WAYNE GIRTS

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:16-10148 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
James Wayne Girts
Debtor

Case No. 16-10148-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: Apr 27, 2021

User: agro
Form ID: pdf900

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2021:

Recip ID	Recipient Name and Address
db	+ James Wayne Girts, 8266 Remington Road, North East, PA 16428-4040
cr	+ KeyBank N.A. S/B/M First Niagara, KeyBank N.A., 4910 Tiedeman Road, 4910 Tiedeman Road, 4910, Brooklyn, OH 44144-2338
14186979	+ ADM Crop Risk Services, PO Box 1470, Decatur, IL 62525-1820
14199532	+ Erie County Domestic Relation Services, 140 West 6th Street, Room 6H, Erie, PA 16501-1032
14186984	+ Erie County Tax Claim Bureau, 140 West 6th Street, Room 110, Erie, PA 16501-1073
14257055	+ FIRST NIAGRA BANK, N.A., First Niagara Bank, 4224 Ridge Lea Road, Amherst, NY 14226-1016
14199533	+ Jennifer Girts, 114 Hutchinson Street, North East, PA 16428-1710
15288108	+ KeyBank N.A., as S/B/M to First Niagara Bank, NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14199534	+ PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110
14186992	+ Wexford James, 2910 Westown Parkway, Suite 10, West Des Moines, IA 50266-1308
14239554	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: fnb.bk@fnfg.com	Apr 28 2021 01:45:00	FIRST NIAGRA BANK, N.A., Attn: Shirley A. Santora, 6950 S. Transit Road, Lockport, NY 14094-6333
14186980	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 28 2021 01:52:35	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14186981	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 28 2021 01:56:06	Capital One / Best Buy, PO Box 30285, Salt Lake City, UT 84130-0285
14196159	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 28 2021 01:52:35	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14186983	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 28 2021 01:52:41	Citibank / Best Buy, Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14186985	+ Email/Text: kthomas@eriefcu.org	Apr 28 2021 01:43:00	Erie Federal Credit Union, 1109 East 38th Street, Erie, PA 16504-1845
14186986	Email/Text: fnb.bk@fnfg.com	Apr 28 2021 01:45:00	First Niagara Bank, 6950 South Transit Road, Lockport, NY 14094
14186987	+ Email/Text: fnb.bk@fnfg.com	Apr 28 2021 01:45:00	First Niagara Bank, 1 Hudson City Center, Hudson, NY 12534-2355
14186989	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 28 2021 01:43:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14186982	Email/PDF: ais.chase.ebn@americaninfosource.com	Apr 28 2021 01:56:03	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14186991	+ Email/PDF: gecsed@recoverycorp.com	Apr 28 2021 01:56:00	Synchrony Bank / Sams, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

TOTAL: 11

District/off: 0315-1

User: agro

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Date Rcvd: Apr 27, 2021

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Keybank, N.A., Successor To First Niagara Bank
14186990	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14186988	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FIRST NIAGRA BANK N.A. bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Debtor James Wayne Girts dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
James P. Valecko	on behalf of Creditor Keybank N.A., Successor To First Niagara Bank jvalecko@weltman.com, PitEcf@weltman.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpa.com

TOTAL: 5